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transaction accounts spanning at least first and second financial transaction products, which comprises the steps of:

identifying a first financial transaction account and a first account financial record, said first account having a first financial transaction product with a first set of terms and conditions whereby said first set of terms and conditions govern the use of said first financial transaction product;

identifying a second financial transaction account and a second account financial record, said second account having a second financial transaction product with a second set of terms and conditions independent of said first set of terms and conditions whereby said second set of terms and conditions govern the use of said second financial transaction product;

providing a group master data record;

providing a link for applying financial data from said account financial records to said group master data record;

applying financial data from said account financial records to said group master data record; and

wherein the first financial transaction account is processed independent of the second financial transaction account.

Claims 26-29 are canceled herein without prejudice.

30.(Added Herein)   A method for linking two or more distinct financial records to create a group that facilitates group level processing while allowing individual processing of the distinct financial records, the method comprising:

identifying a first financial record associated with a first product, wherein individual processing of the first financial record is at least partially controlled by a first processing control;

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identifying a second financial record associated with a second product, wherein individual processing of the second financial record is at least partially controlled by a second processing control;

creating a group master record, wherein the group master record associates the first financial record and the second financial record;

defining at least one group processing control, wherein the group processing control is used in conjunction with at least the second processing control to provide group level processing; and

wherein the first financial record is processed independent of the second financial record, and wherein the group master record facilitates group level processing in accordance with the group processing control.

31. (Added Herein)   The method of claim 30, the method further comprising:

defining at least one group relationship control, wherein the group relationship control at least partially controls an interaction between the second financial record and the group master record.

32. (Added Herein)   The method of claim 30, wherein using the group processing control in conjunction with the first processing control comprises, overriding the first processing control.

33. (Added Herein)   The method of claim 30, wherein the first processing control comprises a settlement rule specific to the first financial record.

34. (Added Herein)   The method of claim 31, wherein the first financial record is associated with a contact information, and wherein the contact information designates a group owner.

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35. (Added Herein)   The method of claim 34, wherein the first financial record is a key account that operates to link the group owner to the group master record.

36. (Added Herein)   The method of claim 30, wherein the group master record comprises one or more data elements selected from a group consisting of:

a group credit line;

a history of current group members;

a history of former group members;

an aggregate financial amount comprised of financial amounts associated with the first and second financial records in the group;

a set of component financial amounts associated with the first and second financial records in the group;

a demographic of users associated with the first and second financial records;

a cycle code; and

a collection identification.

37. (Added Herein)   The method of claim 31, wherein the group relationship control includes at least one option selected from a group consisting of: an option for statement generation, an option for communication with one or more users associated with the first or second financial records, and an option for pooling rewards associated with activity occurring in relation to the first or second financial records.

38. (Added Herein)   The method of claim 31, wherein the group relationship control includes at least one option selected from a group consisting of: an option governing authorization of transactions associated with the first or second financial records, an option governing distribution of payments received to one or both of the first financial record and the second financial record, an option indicating a liable

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party associated with the first financial record, and an option indicating a liable party associated with the first financial record.

39. (Added Herein)   The method of claim 38, wherein the group processing control includes at least one option selected from a group consisting of: an option governing authorization of transactions associated with the first or second financial records, and an option governing distribution of payments received to one or both of the first financial record and the second financial record.

40. (Added Herein)   The method of claim 31, wherein the group relationship control indicates a first user is liable for both the first financial record and the second financial record, the method further comprising:

modifying the group relationship control to indicate that a second user is at least jointly liable for the second financial record.

41. (Added Herein)   The method of claim 30, wherein the first product and the second product are selected from a group consisting of: a revolving financial account, a recurring financial account, and a fixed financial account.

42. (Added Herein)   The method of claim 41, wherein the second product is a utility bill.

43. (Added Herein)   The method of claim 30, wherein the first product is a credit card product.

44. (Added Herein)   The method of claim 30, wherein the first product is a loan.

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45. (Added Herein)   The method of claim 30, wherein the first product is a first credit card product, and wherein the second product is a second credit card product.

46. (Added Herein)   The method of claim 30, wherein the group processing control includes a first group processing option that interacts with the first processing control, and a second group processing option that interacts with the second processing control, and wherein the first group processing option is independent from the second group processing option.

47. (Added Herein)   The method of claim 30, the method further comprising:

disassociating the second financial record from the group master record; and

modifying the group processing control to reflect the disassociation of the second financial record.

48. (Added Herein)   The method of claim 30, wherein the group master record further includes a group identifier and group aggregate data.

49. (Added Herein)   The method of claim 30, the method further comprising:

determining whether the second financial record satisfies a business rule.

50. (Added Herein)   The method of claim 31, wherein the group master record is a first group master record, the method further comprising:

identifying a third financial record associated with a third product, wherein individual processing of the third financial record is at least partially controlled by a third processing control;

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identifying a fourth financial record associated with a fourth product, wherein individual processing of the fourth financial record is at least partially controlled by a fourth processing control;

creating a second group master record, wherein the second group master record associates the third financial record and the fourth financial record; and

defining a relationship control between the third financial record and the second group master record based on a fixed set of processing rules applied to both the first group master record and the second group master record.

51. (Added Herein)   The method of claim 31, wherein the group master record is a first group master record, the method further comprising:

identifying a third financial record associated with a third product, wherein individual processing of the third financial record is at least partially controlled by a third processing control;

identifying a fourth financial record associated with a fourth product, wherein individual processing of the fourth financial record is at least partially controlled by a fourth processing control;

creating a second group master record, wherein the second group master record associates the third financial record and the fourth financial record; and

defining a group relationship control between the third financial record and the second group master record, wherein a relationship between the first financial record and the first group master record is defined using rules that are distinct from rules used to define a relationship between the third financial record and the second group master record.

52. (Added Herein)   The method of claim 34, the method further comprising:

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identifying a third financial record associated with a third product, wherein individual processing of the third financial record is at least partially controlled by a third processing control;

modifying the group master record to identify the third financial record; and

modifying the group relationship control to define a relationship between the third financial record and the group master record, wherein the group processing control indicates that the second financial record is related to the group for a first purpose and the third financial record is related to the group for a second purpose.

53. (Added Herein)   The method of claim 52, wherein the first purpose is to share liability with the group owner, and wherein the second purpose is to provide communications in relation to the third financial record to the group owner.

54. (Added Herein)   The method of claim 52, the method further comprising:

maturing the second financial record within the group master record, wherein the group relationship control indicates that the second financial record is related to the group master record for the second purpose.

55. (Added Herein)   The method of claim 30, wherein identifying a first financial record further comprises:

creating the first financial record.

56. (Added Herein) The method of claim 30, wherein the first and second processing controls are each comprised of a plurality of processing rules.

57. (Added Herein)   The method of claim 30, wherein a group owner record designating a group owner unrelated to the first financial record or the second financial record is incorporated into the group master record.

58. (Added Herein)   A method for creating an account group, wherein group level processing of transactions associated with the group of accounts and account level processing of individual account within the account group is possible, the method further comprising:

identifying a first account, wherein individual processing of the first account is at least partially controlled by a first processing control, and wherein the first financial account is associated with a contact information;

identifying a second account, wherein individual processing of the second account is at least partially controlled by a second processing control;

determining whether the first account and the second account satisfy a business rule, wherein the business rule includes one or more rules selected from a group consisting of:

either or both of the first account and the second account must be amenable to including a primary owner associated with the other account as the primary owner of a group including the first and second accounts,

either one or both of the first account and the second account must include a dependent strategy associated therewith,

where the first account and the second account are serviced using a common statement, the first and second accounts must share a common cycle code,

the first account cannot be associated with both a first and a second product,

the second account cannot be associated with both a first and a second product,

the first account and the second account must share a common issuer number,

the first account cannot be the subject of a combine transfer account with the second account,

the first account cannot have a commercial card relationship,

the second account cannot have a commercial card relationship, and

either one or both of the first account and the second account must be associated with a non-bankrupt owner;

creating a group master record, wherein the master data group includes a link to both the first account and the second account, and wherein a user designated by the contact information is identified as a group owner;

defining a group processing control, wherein the group processing control is used in conjunction with the first processing control and the second processing control to provide group level processing; and

wherein the first financial record is processed independent of the second financial record, and wherein the group master record facilitates group level processing in accordance with the group processing control.

59. (Added Herein)   The method of claim 57, wherein the processing option indicates a first user is liable for both the first account and the second account, the method further comprising:

modifying the group processing control to indicate the second user is at least jointly liable for the second account.

60. (Added Herein)   The method of claim 57,

identifying a third account, wherein individual processing of the third account is at least partially controlled by a third processing control;

modifying the group master record to link the third account; and

modifying the group processing control to define a relationship between the third account and the group master record, wherein the group processing control

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indicates that the second account is related to the group for a first purpose and the third account is related to the group for a second purpose.

61. (Added Herein)   The method of claim 59, wherein the first purpose includes sharing liability with the group owner, and wherein the second purpose includes providing communications in relation to the third account to the group owner.

62. (Added Herein)   A method for creating a group of accounts that span a plurality of products, the method comprising:

opening a first account associated with a first product, wherein a primary owner is associated with the first account;

receiving information about a second account associated with a second product;

determining whether the second account satisfies a business rule;

creating a master group record, wherein the master group record includes a link to both the first account and the second account;

determining a processing option governing transactions related to the first account and the second account, wherein the processing option is based at least in part on one or more parameters associated with either or both of the first account and the second account; and

updating the master group record to include the processing option.

REMARKS

Claims 2-6, 8-13, 15-20 and 25-29 were pending in this application. Claims 2-6, 8-13, 15-20 and 26-29 have been canceled, and claims 30-62 have been added. Hence claims 25, and 30-62 are now pending. Reconsideration of the subject application as amended is respectfully requested.

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Claims 2-6, 8-13 and 21-24 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 3, 5, 6, 8-11, 13 and 19 were objected to as failing to further limit a claim from which they depended.

Claims 2, 3, 5, 6, 8-13, 15-20 and 25-29 were rejected under 35 U.S.C. § 102(e) as being anticipated by Picciallo, U. S. Pat. No. 6,044,360.

Claims 25-29 were rejected under 35 U.S.C. § 102(b) as being anticipated by Schein et al., WO 97/43893.

Claim 4 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Picciallo.

OBJECTIONS AND REJECTIONS

The rejections and objections of the Office Action of January 23, 2002 are overcome by amendment and cancellation. Further, newly added claims 30-61 each include limitations not disclosed in the cited art. Accordingly, Applicant respectfully requests allowance of the pending claims.

The amendments and newly added claims are supported by and described in the specification. As noted by the Office Action of 1/23/2002, understanding of the claims is derived from the claim language *and* "the rest of the intrinsic evidence, that is, the written description and the prosecution history . . ." Office Action of 1/23/2002 at pg. 6, citing Advanced Cardiovascular Systems, Inc. v. Medtronic, Inc., 265 F.3d 1294, 60 USPQ2d 1161, 1168 (Fed. Cir. 2001). Thus, during examination, the PTO adopts the broadest *reasonable* meaning in light of the claim language as understood by one of ordinary skill in the art, as well as the specification, the other claims, and the prosecution history. Office Action of 1/23/2002 at pg. 6 (citations omitted). Applying this approach, the newly added claims are in condition for allowance as each includes one or more limitations that are not disclosed in the cited art.

More particularly, as amended, claim 25 provides a method for, *inter alia*, linking a plurality of financial records wherein at least two of the financial records are processed independently. Such a limitation is not disclosed, taught or suggested in the cited art. Accordingly, claim 25 is in condition for allowance, such being respectfully requested herein.

Further, added independent claim 30 includes a method for linking two or more distinct financial records to create a group that facilitates group level processing while allowing individual processing of the distinct financial records. The method comprises, *inter alia*, identifying a first and a second financial record, each being processed independent of the other. A group master record is created to associate the first and second financial records, and a group processing control is defined. The group master record facilitates group level processing in accordance with the group processing control.

In contrast, Piciallo discloses a system where an "account holder may electronically transfer funds from a preestablished account to a third party recipient with limits set on how the money may be spent . . ." Piciallo at col. 2, lns. 10-14. To this end, the system of Piciallo receives funds in a preestablished customer account, and creates "a secondary file *in* the customer account." Piciallo at col. 9, lns. 19-29 (emphasis added). Further, a third party is designated to receive funds via the secondary file in the customer account. Id. Thus, Piciallo does not disclose, teach or suggest linking two distinct financial records. Rather, Piciallo merely discloses establishing a single account that includes a sub-account used for limiting access to the single account. Yet further, Piciallo fails to disclose, teach or suggest a method for linking financial records associated with various products. Thus, Piciallo fails to anticipate claim 30 as added herein.

For at least the same reasons, Schein et al. fails to disclose each of the limitations of claim 30. In fact, Schein et al. explicitly chastises any approach linking distinctly maintained financial records. More specifically, one "problem" that Schein et al. addresses is the situation where "a customer's information is entered in more than one

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file, [thus] any change in status must be entered in each file, often by different people . . ." resulting in deterioration in the "accuracy and uniformity of the data" and in increased "data entry and . . . storage costs." Schein et al. at pg. 14, ln. 24 – pg. 15, ln. 2.

To this end, Schein et al. discloses a "global integration facility 10 (GIF) that allows for the direct interface of a plurality of international users." Schein et al. at pg. 35, lns. 6-8. The global integration facility is an "enterprise wide operational customer information system" that maintains a "single account that includes [access to two or more features offered by a single financial institution]" on a common database. Schein et al. at pg. 13, lns. 3-12; pg. 21, lns. 3-5; see also, Schein et al. at pgs. 10-13. This satisfies the explicit purposes of the system of Schein et al. of gathering customer information for the financial institution providing the accounts and the system, and avoiding the potential of inconsistent databases. Schein et al. at pg. 13, ln. 20 – pg. 15, ln. 2.

As none of the cited references anticipate, or render the invention as provided in claim 30 obvious, Applicant respectfully asserts that the claim is in condition for allowance, such allowance being respectfully requested herein. Further, independent claims 31 through 57 provide additional limitations covering other novel aspects disclosed in the specification. As the claims depend from an independent claim in condition for allowance and because the limitations provided in the dependent claims are not disclosed in any of the cited art, Applicant also respectfully asserts that the aforementioned claims are in condition for allowance, such allowance being requested herein.

Independent claims 58 and 62 include similar and additional limitations to those provided in claim 30. Thus, the cited art similarly fails to disclose each limitation of these claims. Accordingly, Applicant respectfully asserts that the independent claims, as well as those depending therefrom are in condition for allowance, such allowance being respectfully requested.

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CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is urged. If the Examiner believes a telephone conference would aid in the prosecution of this case in any way, please call the undersigned at 303-571-4000.

Respectfully submitted,
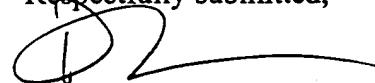
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